



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
HSBC Bank USA, N.A., as Trustee for Luminent  
Mortgage Trust 2006-6

Order Filed on February 28, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Bruce E. Buchanan Jr, Kimberly A. Buchanan  
Debtors.

Case No.: 17-32036 VFP

Adv. No.:

Hearing Date: 2/1/2018 @ 11:00 a.m.

Judge: Vincent F. Papalia

### ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 28, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors: Bruce E. Buchanan Jr, Kimberly A. Buchanan

Case No: 17-32036 VFP

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Bellevue Terrace, West Orange, NJ, 07052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 1, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through January 2018 for a total post-petition default of \$5,953.79 ( 2 @ 3,011.21, less suspense \$68.63); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$5,953.79 directly to Secured Creditor to be received no later than March 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor care of its servicer, Nationstar Mortgage LLC, Bankruptcy Department, PO Box 61094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Bruce E. Buchanan Jr, Kimberly A. Buchanan

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Bruce E Buchanan, Jr  
 Kimberly A Buchanan  
 Debtors

Case No. 17-32036-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2018.

db/jdb +Bruce E Buchanan, Jr, Kimberly A Buchanan, 3 Bellevue Terrace,  
 West Orange, NJ 07052-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Jenelle C Arnold on behalf of Creditor HSBC BANK (USA) bkecfinbox@aldridgeppte.com, jarnold@ecf.inforuptcy.com  
 John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Lincoln Automotive Financial Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 Kevin M. Butterly on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 bkyefile@rasflaw.com  
 Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magnettrustee.com  
 Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 rsolarz@kmllawgroup.com  
 Scott E. Tanne on behalf of Debtor Bruce E Buchanan, Jr info@tannelaw.com, tanne.ecf.email@gmail.com  
 Scott E. Tanne on behalf of Joint Debtor Kimberly A Buchanan info@tannelaw.com, tanne.ecf.email@gmail.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10